

## EXHIBIT 3



*A Limited Liability Company*

1100 Superior Avenue, 19<sup>th</sup> Floor  
Cleveland, Ohio 44114-2521  
O: 216-623-0000  
F: 216-623-0190  
Toll Free: 866-881-2400

October 30, 2023

Dajore Marks  
3760 Broadmoor Dr  
Beaumont, Tx 77707-2420

RE: Our File No. – 2075089  
Current Creditor - Synchrony Bank  
Techron Advantage Visa Credit Card  
Consumer - Dajore Marks

Dear Dajore Marks:

Your request for verification was received by our office regarding the above file. Below please find the verification you requested.

Specifically:

DATE VERIFIED: October 30, 2023  
AMOUNT OF DEBT: Balance Due \$2,019.03

CURRENT CREDITOR: Synchrony Bank  
Techron Advantage Visa Credit Card  
ADDRESS OF CREDITOR 170 Election Road  
Suite 125  
Draper, UT 84020  
ACCOUNT NUMBER: \*\*\*\*\*4900  
SOCIAL SECURITY NUMBER: XXX-XX-  
DATE ACCOUNT WAS OPENED: September 27, 2017  
DATE OF MOST RECENT PAYMENT: November 04, 2021

If you have any questions, please call (800) 837-4601 during business hours: Monday through Friday 8AM-5PM, (Eastern Time).

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Thank you for your attention to this matter.

Sincerely,

Javitch Block LLC



\* Q - - - 2 0 7 5 0 8 9 V E R - 1 - \*

Bar admission (OH, IN, KY, TN, TX, & WV) information for our attorneys is listed on our website at [www.jbllc.com](http://www.jbllc.com)

2075089



DAJORE MARKS  
Account Number ending in 4900



Payment Information

	New Balance:	\$1,511.72
	Total Minimum Payment Due:	\$49.00
	Overlimit Amount:	\$11.72
	Payment Due Date:	12/15/2021

Payments must be received by 5pm ET on 12/15/2021 if mailed, or by 11:59pm ET on 12/15/2021 for online and phone payments.

**NOTICE:** We may convert your payment into an electronic debit. See reverse for details, Billing Rights and other important information.

**Late Payment Warning:** If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ....	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	6 years	\$3,038.00
\$62.00	3 years	\$2,222.00 (Savings = \$816.00)

If you would like information about credit counseling services, call 1-877-302-8775.

Account Summary

Previous Balance as of 10/23/2021	\$1,501.74	Credit Limit	\$1,500
Payments	- 266.00	Available Credit	OVERLIMIT
Purchases/Debits	+ 242.81	Cash Limit	\$300
Interest Charges	+ 33.17	Available Cash	OVERLIMIT
New Balance as of 11/22/2021	\$1,511.72		
31 Day Billing Cycle from 10/23/2021 to 11/22/2021			



Cracked Phone Screen?  
You've got an Advantage.

Now when you pay your cell phone bill with your covered Techron Advantage® Visa® Credit Card, your cell phone will be protected from theft or damage for the next calendar month (\$50 deductible).<sup>1</sup>

<sup>1</sup>Up to \$300 covered per claim. Certain terms, conditions and exclusions apply. Indemnity Insurance Company of North America is the underwriter of Cell Phone Protection and is solely responsible for its administration and claims; neither are an obligation of Synchrony Bank, the issuer of the Techron Advantage® Visa® Card, or Chevron U.S.A. Inc. Please refer to your guide to benefit at [TechronAdvantageCard.com/CTP](http://TechronAdvantageCard.com/CTP) or call 1-866-894-8569 for more information.

The Techron Advantage® Visa® Card is issued by Synchrony Bank pursuant to a license from Visa U.S.A. Inc.

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Use blue or black ink,  
detach & mail with your  
check.

Overlimit  
Amount  
\$11.72

Account Number	██████████ 4900
New Balance	\$1,511.72
Total Minimum Payment Due	\$49.00
Payment Due Date	12/15/2021

Amount  
Enclosed \$

No other correspondence please. Print new address or email changes on back.

DAJORE MARKS  
3760 BROADMOOR DR  
BEAUMONT TX 77707-2420

Make CHEVRON VISA / SYNCB  
Payment PO BOX 960012  
to: ORLANDO, FL 32896-0012

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965013, Orlando, FL 32896-5013.** Please include your account number on any correspondence you send to us.

**Payments:** Send payments to the address listed on the remit portion of this statement or pay online. You may also send overnight payments to: 140 Wekiva Springs Road, Longwood, FL 32779.

**Notice:** See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965016, Orlando, FL 32896-5016.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993 Atlanta, GA 30353-0993 and not the Payment Address.**

**What To Do If You Think You Find A Mistake On Your Statement**  
If you think there is an error on your statement, write to us at the Billing Inquiries Address of:  
Synchrony Bank  
P.O. Box 965016, Orlando, FL 32896-5016

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Your Rights if You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank  
P.O. Box 965016, Orlando, FL 32896-5016

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Information About Payments:** You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, or (e) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965016, Orlando, FL 32896-5016.

**Credits To Your Account:** An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

**Credit Reports And Account Information:** If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965015, Orlando, FL 32896-5015. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Balance Subject To Interest Charge Calculation**

**Daily Balance Method:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

We will not charge you any interest on purchases if you pay your entire balance by the due date each month. Please refer to the due date shown on the front of your statement. We will begin charging interest on cash advances on the transaction date.

**Your Account is owned and serviced by Synchrony Bank.**

[WF1245075J] O1BQ5006-1- [11/25/19]

**Bankruptcy Notice:** If you file bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

\*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street			
	Address			
	City, State			
	ZIP			
	Phone #			
	Email	*Home Phone #	*Business Phone #	*Cell # or other phone # we can use to contact you
				**Email Address

\*\*By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Chevron.



TECHRON  
ADVANTAGE

DAJORE MARKS  
Account Number ending in 4900



Fuel Credit Details

Eligible Spend This Period	\$109.81	Congratulations! You earned \$0.00 in total Fuel Credits this period which has been applied as a statement credit to the balance on your account. Use your Techron Advantage Visa Credit Card to earn \$0.03/Gal in Fuel Credits on every fill-up, every time at Chevron and Texaco stations.
Gallons Purchased This Period	0.00	
Total Fuel Credits Paid This Period	\$0.00	
		Limited-Time Mobile Offer Fuel Credits earned on gas purchases made within the Chevron or Texaco mobile app will appear on your statement within 3 billing periods.

Transaction Detail

Date	Reference #	Description	Amount
Payments			<b>-\$266.00</b>
11/01	74195099H0139599A	ONLINE PAYMENT THANK YOU	-\$133.00
11/04	74195099L013KH7Y9	ONLINE PAYMENT THANK YOU	-\$133.00
Purchases and Other Debits			<b>\$242.81</b>
11/01	F3941009K000ZU001	ONLINE PAYMENT THANK YOU	\$133.00
11/20	2469216A42XM980Q3	SPECTRUM 855-707-7328 MO	\$109.81
Total Fees Charged This Period			<b>\$0.00</b>
Total Interest Charged This Period			<b>\$33.17</b>
11/22		INTEREST CHARGE ON PURCHASES	\$33.17
11/22		INTEREST CHARGE ON CASH ADVANCES	\$0.00
2021 Year-to-Date Fees and Interest			
Total Fees Charged			\$156.00
Total Interest Charged			\$253.66
Total Interest Paid			\$227.14

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.				(v) = Variable Rate
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	N/A	26.99% (v)	\$1,447.07	\$33.17
Cash Advances	N/A	29.99%	\$0.00	\$0.00

Important Cardholder Information

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account. You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

Limited-Time Mobile Offer Fuel Credits earned on gas purchases made within the Chevron or Texaco mobile app will appear on your statement within 3 billing periods.

For information about the Chevron and Texaco Techron Advantage Fuel Credits Program, log on to [TechronAdvantageCard.com](http://TechronAdvantageCard.com) or call 1-866-448-4367.

Thank you for your business. Paying at least your minimum payment by the payment due date helps ensure uninterrupted charging privileges at nearly 8,000 Chevron and Texaco stations nationwide.

Cardholder News

Manage your account with 24/7 online access at [www.TechronAdvantageCard.com](http://www.TechronAdvantageCard.com). You can make payments, view electronic statements, sign up for text message and email account alerts\*, chat with an Agent and more. \*Text message and/or data fees may apply.

Looking for a more convenient payment due date? Call customer service at the phone number on your statement to determine if you are eligible and to discuss available options.







Earn up to

**18¢**

/gal.<sup>1,3</sup>

**in Fuel Credits**

**New Limited-Time Mobile Offer**

at Chevron and Texaco stations with your Techron Advantage® Visa® Credit Card.

Earn up to

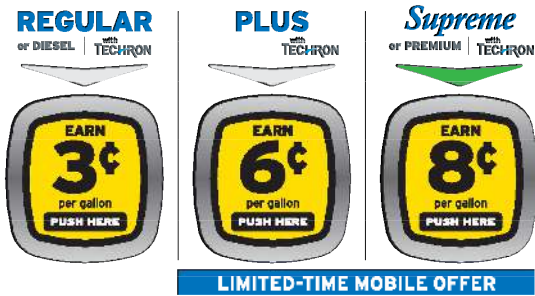
**8¢**

/gal.<sup>1</sup>

**in Fuel Credits**

Earn ongoing **3¢/gal.** on **Regular or Diesel.**<sup>2</sup>

Earn **6¢/gal. on PLUS** and **8¢/gal. on Supreme/Premium** when you pay with your Techron Advantage Card in the Chevron or Texaco mobile app, available for a limited-time through 9/30/2022.<sup>1</sup>



After 9/30/2022, continue earning 3¢/gal. in Fuel Credits on all Fuel Grades.



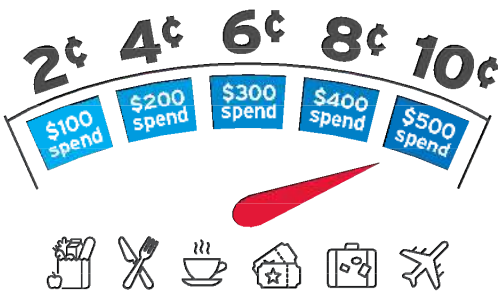
Earn up to an extra

**10¢**

/gal.<sup>3</sup>

**in Fuel Credits**

Use your Techron Advantage Visa Card anywhere it's accepted outside of fuel merchants and earn up to 10¢/gal. in Fuel Credits during your billing period.



Additional Card Benefits

- EMV Chip Security
- No Annual Fee
- \$0 Fraud Liability
- Online Account Management
- 24/7 ATM Cash Access<sup>4</sup>
- Worldwide Visa Acceptance
- Cell Phone Protection<sup>5</sup>

Download the Mobile Apps

Download the free Chevron or Texaco apps today on the App Store or Google Play Store. Or scan the QR code or text "Chevron" or "Texaco" to 62141 to get started.<sup>6</sup>

Download on the App Store

GET IT ON Google Play

Download on the App Store

GET IT ON Google Play

Purchases subject to credit approval.

<sup>1</sup>Fuel Credits are earned on fuel purchases made with a Techron Advantage Card account within the Chevron or Texaco mobile app at participating Chevron and Texaco branded U.S. retail stations 10/1/2021-9/30/2022. Fuel Credits will appear on your statement within 3 billing periods. Synchrony Bank has the right to amend, modify or end this promotion at any time without notice.

<sup>2</sup>See your Fuel Credits Program Terms for details.

<sup>3</sup>A maximum of \$300 in total Visa Spend Fuel Credits may be earned in any calendar year. See the Fuel Credits Program Terms for details.

<sup>4</sup>Credit limit of at least \$500 required for the Techron Advantage Credit Card. Subject to credit approval. Transaction fees apply.

<sup>5</sup>Up to \$300 covered per claim. Certain terms, conditions and exclusions apply. Indemnity Insurance Company of North America is the underwriter of Cell Phone Protection and is solely responsible for its administration and claims; neither are an obligation of Synchrony Bank, the issuer of the Techron Advantage Visa Card, or Chevron U.S.A. Inc. Please refer to your guide to benefit at [TechronAdvantageCard.com/CTP](https://TechronAdvantageCard.com/CTP) or call 1-866-894-8569 for more information.

<sup>6</sup>Text message and/or data fees may apply.

The Techron Advantage® Cards are issued by Synchrony Bank and are not an obligation of Chevron U.S.A. Inc. The Techron Advantage Visa® Card is issued by Synchrony Bank pursuant to a license from Visa U.S.A. Inc.

VISA is a registered trademark of Visa International Service Association and used under license.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

Google Play and the Google Play logo are trademarks of Google LLC.

CHEVRON, the Chevron Logo, TEXACO, the Texaco Logo, TECHRON and Techron Advantage are registered trademarks of Chevron Intellectual Property LLC.








DAJORE MARKS  
Account Number ending in 4900



Payment Information

	New Balance:	\$0.00
	Amount Past Due:	\$0.00
	Total Minimum Payment Due:	\$687.00
	Payment Due Date:	06/22/2022

Payments must be received by 5pm ET on 06/22/2022 if mailed, or by 11:59pm ET on 06/22/2022 for online and phone payments.

**NOTICE:** We may convert your payment into an electronic debit. See reverse for details, Billing Rights and other important information.

**Late Payment Warning:** If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$40.00.

Account Summary

Previous Balance as of 05/24/2022	\$1,979.03	Credit Limit	\$1,500
Other Credits	- 2,019.03	Available Credit	\$0
Fees Charged	+ 40.00	Cash Limit	\$300
New Balance as of 06/20/2022	\$0.00	Available Cash	\$0
28 Day Billing Cycle from 05/24/2022 to 06/20/2022			

Fuel Credit Details

Eligible Spend This Period	\$0.00	<p>Congratulations! You earned \$0.00 in total Fuel Credits this period which has been applied as a statement credit to the balance on your account. Use your Techron Advantage Visa Credit Card to earn \$0.03/Gal in Fuel Credits on every fill-up, every time at Chevron and Texaco stations.</p> <p>Limited-Time Mobile Offer Fuel Credits earned on gas purchases made within the Chevron or Texaco mobile app will appear on your statement within 3 billing periods.</p>
Gallons Purchased This Period	0.00	
Total Fuel Credits Paid This Period	\$0.00	

Transaction Detail

Date	Reference #	Description	Amount
Other Credits			- \$2,019.03
06/20	F394100HV00999990	CHARGE OFF ACCOUNT-PRINCIPALS	-\$1,478.55
06/20	F394100HV00999990	CHARGE OFF ACCOUNT-INTEREST CHARGE	-\$540.48
Total Fees Charged This Period			\$40.00
06/15		LATE FEE	\$40.00



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Use blue or black ink,  
detach & mail with your  
check.

Amount Past Due	Overlimit Amount
\$0.00	\$0.00

Account Number	4900
New Balance	\$0.00
Total Minimum Payment Due	\$687.00
Payment Due Date	06/22/2022

Amount Enclosed	\$
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No other correspondence please. Print new address or email changes on back.

DAJORE MARKS  
3760 BROADMOOR DR  
BEAUMONT TX 77707-2420

Make CHEVRON VISA / SYNCB  
Payment PO BOX 960012  
to: ORLANDO, FL 32896-0012

EXHIBIT A

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965013, Orlando, FL 32896-5013**. Please include your account number on any correspondence you send to us.

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**What To Do If You Think You Find A Mistake On Your Statement**  
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- In your letter, give us the following information:
- *Account information:* Your name and account number.
  - *Dollar amount:* The dollar amount of the suspected error.
  - *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.
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- To use this right, all of the following must be true:
1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
  2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
  3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:  
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While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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**Balance Subject To Interest Charge Calculation**  
**Daily Balance Method:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

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**Your Account is owned and serviced by Synchrony Bank.**  
[WF1245075J] O1BQ5006-1- [11/25/19]

**Bankruptcy Notice:** If you file bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

\*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street	_____			
	Address	_____			
	City, State	_____			
	ZIP	_____			
	Phone #	_____			
	Email	_____	_____	_____	_____
		*Home Phone #	*Business Phone #	*Cell # or other phone # we can use to contact you	**Email Address

\*\*By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Chevron.



TECHRON  
ADVANTAGE

DAJORE MARKS  
Account Number ending in 4900



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Visit us at [www.TechronAdvantageCard.com](http://www.TechronAdvantageCard.com) or Call 1-866-519-2565

Transaction Detail (Continued)

Date	Reference #	Description	Amount
Total Interest Charged This Period			\$0.00
06/20		INTEREST CHARGE ON PURCHASES	\$0.00
06/20		INTEREST CHARGE ON CASH ADVANCES	\$0.00

2022 Year-to-Date Fees and Interest	
Total Fees Charged	\$235.00
Total Interest Charged	\$198.01
Total Interest Paid	\$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account. (v) = Variable Rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	N/A	27.24% (v)	\$0.00	\$0.00
Cash Advances	N/A	29.99%	\$0.00	\$0.00

Important Cardholder Information

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at [www.syf.com](http://www.syf.com) under the 'Contact Us' page.

Statement not provided to customer.

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

